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What is claimed is:

1. An advertisement selection and delivery system for selecting advertisements based on profile information and rendering the advertisements as accessible to a user operating a network-capable appliance connected to a data-packet-network comprising:

a first server node connected to the network, the first server node functioning as a user access point on the network;

a mass storage repository accessible to the first server node, the repository for storing and serving user profile data;

a second server node connected to the network, the second server node for generating user preference data;

at least one advertisement server connected to the network, the advertisement server for serving advertisement data;

a software application for generating user preference lists and performing advertisement selection; and

at least one network-capable appliance connected to the network, the network-capable appliance for receiving the advertisement data, wherein a user operating the network-capable appliance accesses the first server node and receives the advertisement data, the advertisement data selected for service by matching the user preference data to stored advertisements and rendered accessible to the user during the time of user access to the system from the network-capable appliance.

2. The advertisement selection and delivery system of claim 1, wherein the data-packet-network is the Internet network.

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3. The advertisement selection and delivery system of claim 2, wherein the first server node and the second server node are in addition to being connected to the Internet, connected to each other by a separate dedicated network.

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4. The advertisement selection and delivery system of claim 3, wherein the software application is distributed in part on the second server node and in part on the at least one advertisement server.

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5. The advertisement selection and delivery system of claim 4, wherein the part of the software application executing on a second server node directs generation of user preference lists and the part of the software application executing on the at least one advertisement server performs the advertisement selection according to a user preference lists obtained from the second server.

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6. The advertisement selection and delivery system of claim 3, wherein the software application resides in whole and executes on the second server node and advertisement selection is performed by the second server node using advertisements delivered thereto from the at least one advertisement server.

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7. The advertisement selection and delivery system of claim 6, wherein the second server node also serves the selected advertisements.

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8. The advertisement selection and delivery system of claim 2, wherein the first server node is a cobranded server node servicing clients of a cobrand partner to the entity hosting the system.

- 9. The advertisement selection and delivery system of claim 2, wherein the advertisements include e-mail messages.
- 10. The advertisement selection and delivery system of claim 9, wherein the advertisements include instant messages.
 - 11. The advertisement selection and delivery system of claim 10, wherein the advertisements include banner advertisements.

12. The advertisement selection and delivery system of claim 2, wherein the network-capable appliance accesses the system through a wireless network.

13. The advertisement selection and delivery system of claim 2, wherein the preference lists are generated using a knowledge base data system.

14. The advertisement selection and delivery system of claim 13, wherein the preference lists are used as search criteria in conjunction with a search engine.

15. A preference-data generation server for generating preference data using data mined from user profile data comprising:

a data port for receiving user profile data;

a data port for accessing a knowledge database; and

a software application for mining the user profile data and for generating preference summaries by equating the mined profile data to preestablished preference categories listed in the knowledge database.

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- 16. The preference-data generation server of claim 15, wherein the preference summaries are generated in the form of categorized and prioritized data lists.
- 5 17. The preference-data generation server of claim 16 further comprising: a data port for receiving pre-configured advertisement data;
 - a data port for serving advertisement data; and
 - a software application for matching the advertisement data to individual ones of generated data lists and for selecting the advertisement data most closely matching the generated data lists for service.
 - 18. The preference-data generation server of claim 17, wherein the matching advertisement data is served to a network-access point established on a data-packet-network.
 - 19. The preference-data generation server of claim 18, wherein the network-access point is a server node and the data-packet-network is the Internet network.
- 20. The preference-data generation server of claim 16 further comprising: a data port for serving the prioritized data lists.
 - 21. The preference-data generation server of claim 20, wherein the prioritized data lists are served to at least one advertisement server operating on a data-packet-network.
 - 22. The preference-data generation server of claim 21, wherein the data-packet-network is the Internet network.

23. A method for dynamically serving advertisement data based on user profile information to a user interface maintained on a data-packet-network comprising the steps of:

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- (a) compiling and storing the user profile information on an ongoing basis;
- (b) accessing the user profile information in order to mine the information;
 - (c) mining the accessed user profile information for preference data;
 - (d) formulating the preference data into a concise summary-data list;
- (e) selecting pre-configured advertisements from a database containing stored advertisements, the selection accomplished by matching the advertisements to data contained in the summary-data list; and
 - (f) serving the selected advertisements to the user interface.
- 24. The method of claim 23, wherein the data-packet-network is the Internet network.
- 25. The method of claim 24 wherein in step (a), compilation of user profile information is accomplished by recording user activity on the network.
 - 26. The method of claim 25 wherein in step (a), compilation of user profile information is augmented through manual data procurement methods.

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27. The method of claim 25 wherein steps (b)-(f) are performed as a sequence launched as a result of the profile the user connecting to an accessing the user interface using a network-capable appliance.

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- 28. The method of claim 27 wherein in step (c), data mining is accomplished through a parsing method.
- 5 29. The method of claim 28 wherein in step (c), the preference data is categorized and prioritized according to pre-configured preference categories related to types of advertisements.
 - 30. The method of claim 29 wherein in step (d), the summary-data list is of the form that can be propagated through the network.
 - 31. The method of claim 30 wherein in step (d), the summary-data list is sent to an advertisement server wherein the advertisement server performs steps (e) and (f).
 - 32. The method of claim 29 wherein steps (c)-(f) are accomplished by a single server node connected to the network.
- 33. The method of claim 27 wherein in step (e), the advertisements are generated to fit the summary-data list and are of the form of instant messages advertisements.
 - 34. The method of claim 27 wherein in step (e), the advertisements are generated to fit the summary-data list and are in the form of e-mailed advertisements.